



**Sunrise Family**  
Credit Union

October • November • December 2015

# F.O.C.U.S.

*Financial Options Centered Upon Service*



## SFCU CYBER EVENT!

**Get 1/4% off your loan when you apply online**

Avoid long lines and shop online! Take advantage of good deals now through December 31, 2015. Filling out our online application is easy:

- Step 1:** Log on [www.sunrisefamilycu.org](http://www.sunrisefamilycu.org).
- Step 2:** Click on "Loans" and then "Loan Applications".
- Step 3:** Fill out the online application in its secured environment, and submit.
- Step 4:** Our friendly SFCU Loan Department will contact you to let you know if you are approved. It is that easy!

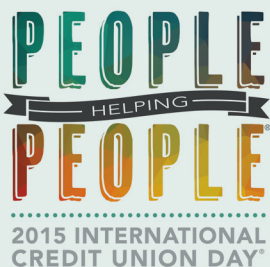
*\*Does not apply to EZ Loan, real estate loans or credit cards.*

### Holiday Skip A Payment\* Skip Past a Payment and Hop to the Shops!

Everyone deserves a break during the holidays. That's why SFCU offers our Skip-a-Payment Program. Skip your monthly loan payment(s) two (2) Skip-A-Payments per loan per year for a small fee of just \$25 each.\*

Use the extra cash for a special purchase, take care of debt, or just enjoy the peace of mind of paying all your monthly bills! Contact SFCU to learn more or go online for our printable application.

*\*You must have a qualifying loan payment. Excludes EZ Loan, real estate loans and credit cards.*



On Thursday, October 15, SFCU will be celebrating International Credit Union Day. As part of "People Helping People" we will be ordering goodies from our local businesses! Stop in for refreshments and fellowship. We will be celebrating at all three locations in Bay City, Essexville and Standish. Kids receive a free trick or treat bag and treat.

### May Your Season Sparkle with our *Merry Moola*

**Holiday Loans with Rates as low as 5.99% APR\* up to 13 months**

Affordable financing for all your holiday wish list is just around the corner at your local Sunrise Family Credit Union office. Our holiday loan special can help you get the cash you need for everything you want!

*\*APR=Annual Percentage Rate. Rates terms and conditions vary based on credit worthiness qualifications. All loans are subject to approval and are subject to change without notice. Offer expires December 31, 2015.*

### CD Rate Special - 1.50% APY\* for 60 mos.

Check out all of our rates at [www.sunrisefamilycu.org](http://www.sunrisefamilycu.org).

*\*APY=Annual Percentage Yield. Rates expires December 31, 2015. All SFCU CDs are Federally insured by NCUA. Please call for details.*





## LOVE MY CREDIT UNION REWARDS

### Love your savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Sunrise Family Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)
- ♥ Get safety and security of roadside assistance and more for less than \$1 per week\* with CU Road Pal.
- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save on services for your home from ADT, DIRECTV, Allied, and more
- ♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

\*Based on individual roadside assistance plan



## New Members are Always Welcome!

Remember, as a member of Sunrise Family Credit Union, anyone in your family is eligible for membership at the credit union.

Criteria for membership includes:

- Active or retired employees of a public or private school, college located in Bay or Arenac Counties.
- Employees of select employees groups (area business that offer credit union membership to their employees as a benefit of employment).
- Any retired person receiving a pension in Bay or Arenac Counties.
- Students of a college or university in Bay or Arenac County.

"Once a member always a member" Even if your employment or other qualifying factor changes, your membership at the credit union continues. "It's people helping people!"

## Our 60th Annual Meeting

The annual meeting will be held on March 11, 2016. Two (2) Directors and one (1) Supervisory Committee member will be elected. A Nominating Committee has been established. Any member in good standing, age 18 years and older can place their name in nomination by filling a petition supported by the signatures of 50 members of the credit union. Petition forms are available at the main office and must be submitted by Friday, December 11, 2015.



## Check out the New Look of our SFCU Mobile App!



SFCU Mobile Banking gives you instant connection to your account, anytime, anywhere on your mobile device. Mobile Banking is available to all Home Branch Internet Banking Members. You must sign in to your online banking account to sign up for Mobile Banking. To learn more, visit and view our demo at [www.sunrisefamilycu.org](http://www.sunrisefamilycu.org) and enroll today.

## Join our Christmas Club!

Your holiday shopping just got easier with a Christmas club Account at SFCU. In October, your accumulated savings and dividends from your Christmas Club Account throughout the year will be paid out by check or transfer to the account designed, giving you plenty of time to shop. Over \$344,000 will be deposited into the accounts of members after October 1, 2015. These are members who set up a Christmas Club account last year. To start your Christmas club account for 2016 ask your friendly Member Service Department.

## Electronic Newsletter and Statements

If you would like to receive our F.O.C.U.S. newsletter and your statements electronically please contact the credit union or visit our website [www.sunrisefamilycu.org](http://www.sunrisefamilycu.org) to add or update your email address and select your choice of electronic service. Sign up for e-statements now and receive a free \$5 deposit into your SFCU savings account! If you have questions please contact Member Services at 800.589.1079.

SFCU Members can receive special discounts on Cedar Point tickets this fall. Avoid long lines by purchasing your tickets at SFCU. Tickets sold through October 31, 2015. Visit [cedarpoint.com](http://cedarpoint.com) for special Halloweekends for special 'haunting' events.



## FYI: Heading South for the Winter?

If you are leaving the area for the winter or have recently moved, please contact the credit union or update your address in Homebranch (online banking). For account security, statements are not forwarded by the post office. We will have your statements and other credit union correspondences sent to your temporary address or new address.

### Directors:

Judy Fletcher, Chair  
Richard Niemann, Vice Chair  
Patricia Wilson, Secretary  
Dave Wolthuis, Treasurer  
Larry Nichols, Director  
C.J. Montana, Director  
Dave Hunt, Director

### Supervisory Committee:

Louis Meyette – Chairman  
Robert Shearer – Vice Chairman  
David Mitin – Secretary

### Credit Committee:

Michelle Hine, Chair  
Barbara Weiler  
Judy Zielinski  
Lynn Christensen, Alternate

FEEL LIKE  
FAMILY  
AT SFCU!



### Dividends for Last Period:

Dividends declared by the Board of Directors are based on credit union earnings and therefore cannot be stated in advance. The following dividends were paid for the period ending September 30, 2015.

Shares ..... 0.10% APY\*  
IRA Shares ..... call for rates  
Certificate of Deposit, IRA CDs, and Insured Money Market Account (IMMA) .. call for rates  
Home Equity Line of Credit ..... 6.00% APR\*\*

\*Annual Percentage Yield.

\*\*Annual Percentage Rate.

Variable/floats with prime.

Floor of 6.00% APR.



MNSL#469609



Federally Insured by NCUA

### Main Office:

404 S. Euclid Ave., Bay City, MI 48706  
989.684.1730 or 800.589.1079, Fax: 989.686.2552

### Essexville Branch:

190 N. Powell Rd., Essexville, MI 48732  
989.892.1833, Fax: 989.892.7638

### Standish Branch:

3887 S. Huron Rd., Standish, MI 48658  
989.846.9750 or 888.529.1160, Fax: 989.846.9754

### Hours:

9:00 a.m. to 5:00 p.m. Monday-Wednesday\*  
9:00 a.m. to 5:30 p.m. Thursday-Friday  
9:00 a.m. to 1:00 p.m. Saturday

**\*Main Office open at 9:30 a.m., Essexville open at 9:45 a.m., Standish Branch open at 10:00 a.m. on the last Wednesday of every month due to staff training.**

### Mission Statement

Sunrise Family Credit Union is a member-owned and member-controlled financial cooperative dedicated to providing sound, comprehensive financial services to its family of members.

### HOLIDAY CLOSINGS

**Columbus Day:** Monday, October 12

**Thanksgiving:** Thursday, November 26 and Friday, November 27

**Christmas Eve:** Thursday, December 24 – all offices open from 9:00am – 12:00pm

**Christmas Day:** Friday, December 25 – all office location closed

**New Year's Eve:** Thursday, December 31 – all offices open at 9:00am-12pm

**New Year's Day:** All offices closed



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